

DEC 2 3 53 PM '03

AFFIDAVIT OF TRUST

BK 101 PG 173
W.E. DAVIS CH. CLK.

TO WHOM IT MAY CONCERN: This Affidavit is offered to you in consideration of your opening and/or maintaining accounts for the Trust named below, the undersigned certify as follows:

1. The following trust is the subject of this Affidavit:

HYMAN REVOCABLE LIVING TRUST, dated October 29,
1998, BILLY Z. HYMAN and CHARLES PALMER,
Trustees.

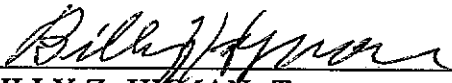
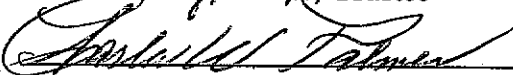
2. The names of the Trustmakers: BILLY Z. HYMAN and PAULINE M. HYMAN.
3. The names of the currently acting Trustees of the trust: BILLY Z. HYMAN and CHARLES PALMER.

If a Trustmaker is serving jointly with another person as Trustee, any Trustmaker may act for and conduct business on behalf of the trust as a Trustee without the consent of any other Trustee. In all other cases, when more than two Trustees are acting, the concurrence and joinder of a majority of Trustees is required to control in all matters pertaining to the administration of any trust under this agreement. If only two Trustees are acting, the concurrence and joinder of both shall be required.

4. The trust is currently in full force and effect.
5. The trust authorizes you to accept orders and other instructions from the currently acting Trustee.
6. The trust indemnifies and holds you harmless from any liability for effecting transactions at the request of any Trustee.
7. The Trustee is authorized to employ attorneys, accountants, registered investment advisors, specialists and such other agents as the Trustee shall deem necessary or desirable. The Trustee shall have the authority to appoint an investment manager or managers to manage all or any part of the assets of the trust, and to delegate investment discretions to said manager or managers.
8. All other trust provisions are of a personal nature and set forth the distribution of trust property. They do not modify the powers of the Trustees.
9. The undersigned Affiant(s) of this Affidavit is/are currently the acting

Trustee(s) of the trust and declare(s) that the foregoing statements and any attached exhibits provisions are true and correct, under penalty of perjury.

10. This Affidavit is dated October 29, 1998.

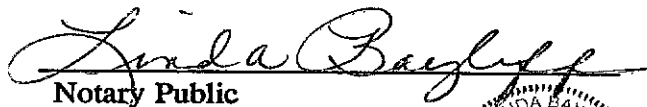

BILLY Z. HYMAN, Trustee

CHARLES PALMER,
Trustee

STATE OF TENNESSEE

COUNTY OF SHELBY

The foregoing Affidavit of Trust was acknowledged before me on October 29, 1998, by BILLY Z. HYMAN and CHARLES PALMER, as Trustees.

Witness my hand and official seal.


Notary Public

My Commission Expires:

